

In re Joseph E. Demars and Roxanne J. Demars / DebtorCase No. 04-66785
(if known)**SCHEDULE A-REAL PROPERTY
Amended**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband--H Wife--W Joint--J Community--C | Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---------------------------------------|-----------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------|
| | | | | |
| 507 Highland Street, Fulton, NY 13069 | Fee Simple | J | \$ 35,000.00 | \$ 35,000.00 |
| TOTAL \$ | | | 35,000.00 | |

No continuation sheets attached

(Report also on Summary of Schedules.)

FORM B6D (12/03) West Group, Rochester, NY

In re Joseph E. Demars and Roxanne J. Demars / Debtor

Case No. 04-66785
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS Amended

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and Mailing Address Including Zip Code | C o d e b t o r | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien | C o n t i n g e n t | U n l i q u i d a t e d | D i s p u t e d | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, if any |
|----------------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|--------------------------------------|----------------------------------------------------------------|------------------------------|
| | | | | | | | |
| Account No: 0005 Creditor # : 1 Bay City Investments PO Box 210924 Chula Vista CA 91921-0924 | J | 2nd Mortgage 507 Highland Street, Fulton, NY 13069 Value: \$ 35,000.00 | | | | \$ 30,065.90 | \$ 11,065.90 |
| Account No: 0005 Representing: Bay City Investments | | Edward J. Fintel & Associates 430 E. Genesee Street Ste 205 Syracuse NY 13202 Value: | | | | | |
| Account No: Creditor # : 2 Beneficial Finance PO Box 17574 Baltimore MD 21297-0001 | J | 3rd Mortgage 507 Highland Street, Fulton, NY 13069 Value: \$ 35,000.00 | | | | \$ 16,000.00 | \$ 0.00 |
| Account No: | | | | | | | |

No continuation sheets attached

| | |
|----------------------|------------------|
| Subtotal \$ | 46,065.90 |
| (Total of this page) | |
| Total \$ | 46,065.90 |

(Use only on last page. Report total also on Summary of Schedules)

In re Joseph E. Demars and Roxanne J. Demars / Debtor Case No. 04-66785
(if known)

Amended
SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| | | | | | |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----|---------------------------------------------------|----------|----|
| Debtor's Marital Status: Married | DEPENDENTS OF DEBTOR AND SPOUSE | | | | |
| | RELATIONSHIP | | AGE | | |
| | Son | | 23 | | |
| | Son | | 21 | | |
| | | Son | | 19 | |
| EMPLOYMENT: DEBTOR | | | SPOUSE | | |
| Occupation Factory | | | Transcriptionist/ Part time | | |
| Name of Employer Huhtamaki | | | Northway Medical | | |
| How Long Employed . | | | . | | |
| Address of Employer . . Fulton NY 13069 | | | 21 North Second Street Fulton NY 13069 | | |
| Income: (Estimate of average monthly income) | | | DEBTOR | | |
| Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly) | | | \$ | 2,627.91 | \$ |
| Estimated Monthly Overtime | | | \$ | 0.00 | \$ |
| SUBTOTAL | | | \$ | 2,627.91 | \$ |
| LESS PAYROLL DEDUCTIONS | | | SPOUSE | | |
| a. Payroll Taxes and Social Security | | | \$ | 539.89 | \$ |
| b. Insurance | | | \$ | 0.00 | \$ |
| c. Union Dues | | | \$ | 0.00 | \$ |
| d. Other (Specify): | | | \$ | 0.00 | \$ |
| SUBTOTAL OF PAYROLL DEDUCTIONS | | | \$ | 539.89 | \$ |
| TOTAL NET MONTHLY TAKE HOME PAY | | | \$ | 2,088.02 | \$ |
| Regular income from operation of business or profession or farm (attach detailed statement) | | | \$ | 0.00 | \$ |
| Income from Real Property | | | \$ | 0.00 | \$ |
| Interest and dividends | | | \$ | 0.00 | \$ |
| Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | | | \$ | 0.00 | \$ |
| Social Security or other government assistance | | | \$ | 0.00 | \$ |
| Specify: | | | \$ | 0.00 | \$ |
| Pension or retirement income | | | \$ | 0.00 | \$ |
| Other monthly income | | | \$ | 0.00 | \$ |
| Specify: Part Time Job/ Med Transcripti | | | \$ | 0.00 | \$ |
| TOTAL MONTHLY INCOME | | | \$ | 2,088.02 | \$ |
| TOTAL COMBINED MONTHLY INCOME \$ <u>2,683.02</u> | | | | | |
| (Report also on Summary of Schedules) | | | | | |

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Joseph E. Demars and Roxanne J. Demars / DebtorCase No. 04-66785
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|-----------------------------------------------------------------------------------------------------|----|-----------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ | 631.00 |
| Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |
| Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |
| Utilities: Electricity and heating fuel | \$ | 200.00 |
| Water and sewer | \$ | 65.00 |
| Telephone | \$ | 65.00 |
| Other <u>Cable/ Internet</u> | \$ | 95.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| Home maintenance (Repairs and upkeep) | \$ | 100.00 |
| Food | \$ | 400.00 |
| Clothing | \$ | 50.00 |
| Laundry and dry cleaning | \$ | 25.00 |
| Medical and dental expenses | \$ | 25.00 |
| Transportation (not including car payments) | \$ | 200.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 120.00 |
| Charitable contributions | \$ | 0.00 |
| Insurance (not deducted from wages or included in home mortgage payments) | | |
| Homeowner's or renter's | \$ | 31.00 |
| Life | \$ | 0.00 |
| Health | \$ | 0.00 |
| Auto | \$ | 116.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| Taxes (not deducted from wages or included in home mortgage) | | |
| Specify: <u>Property Tax</u> | \$ | 140.00 |
| Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan) | | |
| Auto | \$ | 0.00 |
| Other: | \$ | 0.00 |
| Other: | \$ | 0.00 |
| Other: | \$ | 0.00 |
| Alimony, maintenance, and support paid to others | \$ | 0.00 |
| Payments for support of additional dependents not living at your home | \$ | 200.00 |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| Other: | \$ | 0.00 |
| Other: | \$ | 0.00 |
| Other: | \$ | 0.00 |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | \$ | 2,463.00 |

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|-----------------------------------------------------------|----|----------|
| A. Total projected monthly income | \$ | 2,688.02 |
| B. Total projected monthly expenses | \$ | 2,463.00 |
| C. Excess income (A minus B) | \$ | 225.02 |
| D. Total amount to be paid into plan each: <u>Monthly</u> | \$ | 225.02 |

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK
NORTHERN DIVISION**

In re *Joseph E. Demars and Roxanne J. Demars*

Case No.

Chapter 13

04-66785

/ Debtor

Amended
SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

| | | | AMOUNTS SCHEDULED | | |
|--------------------------------------------------|-------------------|---------------|-------------------|--------------|-------------|
| NAME OF SCHEDULE | Attached (Yes/No) | No. of Sheets | ASSETS | LIABILITIES | OTHER |
| A-Real Property | Yes | 1 | \$ 35,000.00 | | |
| B-Personal Property | Yes | 3 | \$ 4,600.00 | | |
| C-Property Claimed as Exempt | Yes | 2 | | | |
| D-Creditors Holding Secured Claims | Yes | 1 | | \$ 72,065.90 | |
| E-Creditors Holding Unsecured Priority Claims | Yes | 1 | | \$ 0.00 | |
| F-Creditors Holding Unsecured Nonpriority Claims | Yes | 1 | | \$ 0.00 | |
| G-Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H-Codebtors | Yes | 1 | | | |
| I-Current Income of Individual Debtor(s) | Yes | 1 | | | \$ 2,688.02 |
| J-Current Expenditures of Individual Debtor(s) | Yes | 1 | | | \$ 2,463.00 |
| Total Number of Sheets in All Schedules ► | | 13 | | | |
| Total Assets ► | | | \$ 39,600.00 | | |
| Total Liabilities ► | | | | \$ 72,065.90 | |

In re Joseph E. Demars and Roxanne J. Demars / Debtor

Case No. 04-66785
(if known)

Amended
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 01/17/05

Signature /s/ Joseph E. Demars
Joseph E. Demars

Date: 01/17/05

Signature /s/ Roxanne J. Demars
Roxanne J. Demars

x Joseph E. Demars
x Roxanne J. Demars